

**2.34 Islamic Banking System: Constituents of Capital**  
Sistem Perbankan Islam: Komponen Modal

As at end of	Tier-1 Capital / Core Capital	Tier-2 Capital	Total Capital	Investment in subsidiaries and holdings in other banking institutions capital	Capital Base	Assets by Risk Weight					Total Risk Weighted Assets <sup>1</sup>	Risk-Weighted Capital Ratio (%)	Core Capital Ratio (%)	Akhir tempoh	
	Modal Kumpulan 1 / Modal teras	Modal Kumpulan 2	Jumlah Modal	Pelaburan di dalam anak-anak syarikat dan pemegang modal institusi perbankan lain	Modal Asas	Aset Mengikut Wajaran Risiko					Jumlah aset berawaran risiko <sup>1</sup>	Nisbah Modal Berawaran Risiko	Nisbah Modal Teras		
						0%	10%	20%	50%	100%					
Apr-09															Apr-09
Islamic banks	13,841.2	2,712.8	16,554.0	80.9	16,473.2						114,430.8	14.4	12.1	12.1	Bank-Bank Islam
Islamic banking scheme (IBS)	854.8	8.7	863.5	0.0	863.5						2,732.6	31.6	31.3	31.3	Skim Perbankan Islam (SPI)
Total	14,696.0	2,721.6	17,417.6	80.9	17,336.7						117,163.4	14.8	12.5	12.5	Jumlah
May-09															Mei-09
Islamic banks	13,859.6	2,632.8	16,492.4	66.2	16,426.3						116,095.1	14.1	11.9	11.9	Bank-Bank Islam
Islamic banking scheme (IBS)	845.2	8.7	853.9	0.0	853.9						2,718.7	31.4	31.1	31.1	Skim Perbankan Islam (SPI)
Total	14,704.8	2,641.6	17,346.4	66.2	17,280.2						118,813.8	14.5	12.4	12.4	Jumlah
Jun-09															Jun-09
Islamic banks	14,229.2	2,736.6	16,965.7	66.3	16,899.4						117,475.2	14.3	12.0	12.0	Bank-Bank Islam
Islamic banking scheme (IBS)	851.1	8.7	859.8	0.0	859.8						2,824.2	30.3	30.0	30.0	Skim Perbankan Islam (SPI)
Total	15,080.2	2,745.3	17,825.5	66.3	17,759.2						120,299.4	14.6	12.4	12.4	Jumlah
Jul-09															Jul-09
Islamic banks	14,683.2	2,748.7	17,431.8	66.2	17,365.6						121,022.0	14.3	12.1	12.1	Bank-Bank Islam
Islamic banking scheme (IBS)	850.3	8.6	858.9	0.0	858.9						2,710.7	31.7	31.4	31.4	Skim Perbankan Islam (SPI)
Total	15,533.4	2,745.3	18,278.8	66.2	18,224.5						123,732.7	14.7	12.6	12.6	Jumlah
Aug-09															Ogos-09
Islamic banks	14,804.8	2,801.7	17,606.6	67.0	17,539.5						122,601.2	14.3	12.1	12.1	Bank-Bank Islam
Islamic banking scheme (IBS)	886.2	8.6	894.8	0.0	894.8						2,745.3	32.6	32.3	32.3	Skim Perbankan Islam (SPI)
Total	15,691.0	2,810.4	18,501.4	67.0	18,434.4						125,346.5	14.7	12.5	12.5	Jumlah
Sep-09															Sep-09
Islamic banks	15,303.0	3,174.9	18,477.9	77.0	18,400.9						124,785.9	14.7	12.3	12.3	Bank-Bank Islam
Islamic banking scheme (IBS)	970.7	8.7	979.5	0.0	979.5						2,913.8	33.6	33.3	33.3	Skim Perbankan Islam (SPI)
Total	16,273.7	3,183.7	19,457.4	77.0	19,380.4						127,699.8	15.2	12.7	12.7	Jumlah
Oct-09															Oktober-09
Islamic banks	15,521.0	3,184.1	18,705.2	97.2	18,608.0						126,845.3	14.7	12.2	12.2	Bank-Bank Islam
Islamic banking scheme (IBS)	876.7	8.7	885.4	0.0	885.4						3,040.8	29.1	28.8	28.8	Skim Perbankan Islam (SPI)
Total	16,397.7	3,192.9	19,590.6	97.2	19,493.4						129,886.1	15.0	12.6	12.6	Jumlah
Nov-09															Nov-09
Islamic banks	15,520.6	3,313.0	18,833.6	97.2	18,736.5						130,185.7	14.4	11.9	11.9	Bank-Bank Islam
Islamic banking scheme (IBS)	972.0	8.7	980.8	0.0	980.8						3,088.5	31.8	31.5	31.5	Skim Perbankan Islam (SPI)
Total	16,492.7	3,321.7	19,814.4	97.2	19,717.2						133,274.2	14.8	12.4	12.4	Jumlah
Dec-09															Disember-09
Islamic banks	16,293.0	3,349.4	19,642.4	99.1	19,543.4						132,128.3	14.8	12.3	12.3	Bank-Bank Islam
Islamic banking scheme (IBS)	1,006.9	8.7	1,015.7	0.0	1,015.7						3,039.1	33.4	33.1	33.1	Skim Perbankan Islam (SPI)
Total	17,299.9	3,358.2	20,658.1	99.1	20,559.1						135,167.3	15.2	12.8	12.8	Jumlah
Jan-10															Jan-10
Islamic banks	16,472.4	3,336.1	19,808.5	115.4	19,693.1						133,947.4	14.7	12.3	12.3	Bank-Bank Islam
Islamic banking scheme (IBS)	1,018.0	6.5	1,024.5	0.0	1,024.5						2,834.1	36.1	35.9	35.9	Skim Perbankan Islam (SPI)
Total	17,490.4	3,342.6	20,833.0	115.4	20,717.5						136,781.5	15.1	12.8	12.8	Jumlah
Feb-10															Feb-10
Islamic banks	16,645.3	3,409.2	20,054.5	115.4	19,939.1						135,929.0	14.7	12.2	12.2	Bank-Bank Islam
Islamic banking scheme (IBS)	1,040.3	8.4	1,048.6	0.0	1,048.6						2,908.6	36.1	35.8	35.8	Skim Perbankan Islam (SPI)
Total	17,685.5	3,417.6	21,103.1	115.4	20,987.7						138,837.6	15.1	12.7	12.7	Jumlah
Mar-10															Mac-10
Islamic banks	16,418.6	3,591.8	20,010.4	118.2	19,892.2						137,975.1	14.4	11.9	11.9	Bank-Bank Islam
Islamic banking scheme (IBS)	886.8	6.5	893.3	0.0	893.3						2,425.7	36.8	36.6	36.6	Skim Perbankan Islam (SPI)
Total	17,305.4	3,598.3	20,903.6	118.2	20,785.5						140,400.8	14.8	12.3	12.3	Jumlah
Apr-10															Apr-10
Islamic banks	16,480.5	3,696.6	20,177.0	134.1	20,042.9						140,238.9	14.3	11.8	11.8	Bank-Bank Islam
Islamic banking scheme (IBS)	900.6	6.5	907.1	0.0	907.1						2,426.8	37.4	37.1	37.1	Skim Perbankan Islam (SPI)
Total	17,381.1	3,703.0	21,084.1	134.1	20,950.0						142,665.7	14.7	12.2	12.2	Jumlah

Note: IBS - Islamic Banking Scheme  
Sub-total may not necessarily add-up to grand total due to rounding  
1 Sum of assets weighted by risk-weights  
- Tier 1 Capital includes audited half year after-tax profits  
- Total Risk-Weighted Assets, Risk-Weighted Capital Ratio and Core Capital Ratio include market risk factor  
2 Starting April 2008, figures incorporate banking institutions under the Basel II standard approach.  
3 Effective December 2008, Islamic banking scheme data represent IBS of Commercial and Investment/Merchant banks.

Note: SPI - Skim Perbankan Islam  
Pecahan jumlah tidak semestinya sama dengan jumlah besar disebabkan oleh penghapiran angka.  
1 Jumlah aset diawarkan mengikut wajaran risiko  
- Modal Kumpulan 1 termasuk keuntungan setengah tahun selepas cukai yang telah disudit.  
- Jumlah Aset Berawaran Risiko, Nisbah Modal Berawaran Risiko dan Nisbah Modal Teras termasuk faktor risiko pasaran  
2 Mula April 2008, pengiraan termasuk institusi perbankan di bawah pendekatan standard Basel II  
3 Mula Disember 2008, data Skim Perbankan Islam mewakili SPI untuk bank-bank perdagangan dan pelaburan/saudagar